

Questions 5 - 13

NAIC#

19275

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☒

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

25178

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

28207

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☒ 3

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☒

If yes, please list and explain, including amount **1.00 coupon billing, which will be discontinued effective 1/1/03**

NAIC#

56014

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

56383

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☒

If Yes, please explain: **Our forms were originally issue age method. However, new policy forms ABCand F and new plan D were approved 10/2000 using a new attained age method.**

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

60593

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

60836

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

61239

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

61751

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

62146

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

62286

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☒

If Yes, please explain: **Standardized Plans A&G, which were approved 1/31/92, were issue age rated. Standardized Plans A,C,F,&G approved 6/99 are attained age rated.**

7. Payment options available **Monthly**

Is there a discount for paying annually? ☒ 1

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☒

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

63479

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

64130

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☒

If Yes, please explain: **Group Products only. Change in rating methodology to change age banding from a 2 tier band to a 4 tier band. Change took effect as of 10/00.**

7. Payment options available **Monthly**

Is there a discount for paying annually? ☒ 8

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

64211

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☒

If yes, please list and explain, including amount **Initial \$20.00 policy fee.**

NAIC#

65536

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

66605

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☒

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

66869

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☒

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

68284

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

68462

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☒

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☒

If yes, please list and explain, including amount **\$15.00 application fee.**

NAIC#

68500

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☒

If yes, please list and explain, including amount **\$20.00, payable once with application**

NAIC#

69132

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☒ 1

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☒

If yes, please list and explain, including amount **\$20.00 initial one time fee.**

NAIC#

69663

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

70629

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☒ 1

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

71412

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

71471

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☒

If Yes, please explain: **Original submission was issue age rates. Refiled in 1998 and attained age rating methodology approved.**

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

78174

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☒

If yes, please list and explain, including amount **\$20.00 Policy Fee.**

NAIC#

79413

5. What rating methodology is currently used for your policies in Indiana? **Other**

If Other, please explain: **Community Universal is the methodology used**

6. Has this rating methodology changed since first having forms approved in Indiana? ☒

If Yes, please explain: **Early Enrollment discounts were implemented in 1998.**

7. Payment options available **Monthly**

Is there a discount for paying annually? ☒ 2

8. Do you provide a marriage discount? ☒ 5

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☒

If Yes, please explain: **Early enrollment program(if applying within 3years of Medicare Part B effective date or 65th birthday=20%-1st year,15%-2year, 10%-3**

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

80314

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☒

If yes, please list and explain, including amount **We have a \$5.00 application fee.**

NAIC#

80578

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☒

If Yes, please explain: **Banded issue age rates. Separate rates for Agency and Direct Response distribution systems.**

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☒

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

86355

5. What rating methodology is currently used for your policies in Indiana? **Attained Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

91472

5. What rating methodology is currently used for your policies in Indiana? **Other**

If Other, please explain: **Issue Age and Attained Age**

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

92916

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount

NAIC#

TEMP1

5. What rating methodology is currently used for your policies in Indiana? **Issue Age**

If Other, please explain:

6. Has this rating methodology changed since first having forms approved in Indiana? ☐

If Yes, please explain:

7. Payment options available **Monthly**

Is there a discount for paying annually? ☐ 0

8. Do you provide a marriage discount? ☐ 0

9. Do you use premium differentials for gender? ☐

10. Do you use premium differentials for smoker/non-smoker? ☐

11. Do you have other special discounts available? ☐

If Yes, please explain:

12. Does your company charge an automatic cross-over fee:

Participating provider claims? ☐ 0

Non-Participating provider claims? ☐ 0

13. Other policy fees? ☐

If yes, please list and explain, including amount